Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc

B1 (Official For	m 1)(04/13) Signature Pag		Page 2	
Voluntar	y Petition	Name of Debtor(s): Harris, Ronald M		
(This page must be completed and filed in every case)		Jackson-Harris, Glad	lys D	
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two,	attach additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If r	nore than one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)	
forms 10K a pursuant to S	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, states Code, and have explained the relief available their certify that I delivered to the debtor the notice	
☐ Exhibit	A is attached and made a part of this petition.	Signature of Attorney for Joseph R. Doyle 6	February 17, 2015 Debtor(s) (Date) 279065	
·	Ext	ibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and id	lentifiable harm to public health or safety?	
		aibit D		
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ead D completed and signed by the debtor is attached and made nt petition: D also completed and signed by the joint debtor is attached and signed by the joint debtor is attached.	a part of this petition.		
LAMOIT		•	vii.	
	Information Regardin (Check any ap	= .		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princi	pal assets in this District for 180	
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnership	pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	s in the United States but is a	defendant in an action or	
	Certification by a Debtor Who Reside (Check all app		l Property	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box	checked, complete the following.)	
(Name of landlord that obtained judgment)				
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	nere are circumstances under	which the debtor would be permitted to cure	
	Debtor has included with this petition the deposit with the after the filing of the petition.		*	

Case 15-22057 Doc 1-1 Filed 06/26/15 B1 (Official Form 1)(04/13) **Voluntary Petition** Name of Debtor(s): Harris, Ronald M (This page must be completed and filed in every case) Jackson-Harris, Gladys D Signatures Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and is true and correct, that I am the foreign representative of a debtor in a foreign has chosen to file under chapter 7] I am aware that I may proceed under proceeding, and that I am authorized to file this petition. chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11. United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. §1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter I request relief in accordance with the chapter of title 11, United States Code, of title 11 specified in this petition. A certified copy of the order granting specified in this petition. recognition of the foreign main proceeding is attached. Signature of Foreign Representative Printed Name of Foreign Representative Date Telephone Number (If not represented by attorney) February 17, 2015 ignature of Attorney*

Signature of Non-Attorney Bankruptcy Petition Preparer

Page 3

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Atte pey for Debtor(s)

Joseph R. Doyle 6279065 Printed Name of Attorney for Debtor(s)

Bizar & Doyle, LLC Firm Name

123 West Madison Street Suite 205

Chicago, IL 60602

Address

Email: joe@bizardoylelaw.com 312-427-3100 Fax: 312-427-5400

Telephone Number

February 17, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 3 of 13

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Ronald M Harris		Con No	
mile	Gladys D Jackson-Harris		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 4 of 13

1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, through the Internet.);	or
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	3
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Ronald M Harris	
Date: February 17, 2015	

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 5 of 13

B ID (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Ronald M Harris			
In re	Gladys D Jackson-Harris		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 6 of 13

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor:

Date:

Gladys D Jackson-Harri

February 17, 2015

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Gladys D Jackson-Harris		Case No.		
		Debtor(s)	Chapter.	7	
	•				

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______ osheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	February 17, 2015	Signature Ronald M Harris Debtor
Date	February 17, 2015	Signature Signat

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 8 of 13

B7 (Official Form 7) (04/13)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	re under penalty of perjury that I have read the answ to they are true and correct.	ers contained	in the foregoing statement of financial affairs and any attachments thereto
Date		Signature	- Rand Olan
			Ronald M Harris
			Debtor
Date	February 17, 2015	Signature	Gladys D Jackson-Harris
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 9 of 13

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Gladys D Jackson-Harris			Case No.	
		Debt	tor(s)	Chapter	7
	CHAPTER 7 INDI	VIDUAL DEBTOR'	S STATEMENT O	F INTEN	NTION
	are under penalty of perjury that the a nal property subject to an unexpired lo		ention as to any prop	erty of my	estate securing a debt and/or
Date .	February 17, 2015	Signature	Rod	his	Dun_
			nald M Harris btor		
Date .	February 17, 2015		adys D Jackson-Harri	Pyw.	een-Harris
		Join	nt Debtor		

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 10 of 13

United States Bankruptcy Court Northern District of Illinois

Ĭn :	Ronald M Harris	Com	NT_	
In 1	Gladys D Jackson-Harris Debtor(s	Case Chapt	_	7
	Desion	у спар		
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR	DEBT	ΓOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I paid to me within one year before the filing of the petition in bankruptcy, or behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	agreed to be paid to me, for	ve-name services	d debtor and that compensation rendered or to be rendered on
	For legal services, I have agreed to accept	\$		1,100.00
	Prior to the filing of this statement I have received			1,100.00
	Balance Due			0.00
2.	The source of the compensation paid to me was:	•		
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation with any o	ther person unless they are	members	and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people sh	or persons who are not mem aring in the compensation i	bers or a attached	ssociates of my law firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal service fe	or all aspects of the bankrup	tcy case,	including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the d b. Preparation and filing of any petition, schedules, statement of affairs and c. Representation of the debtor at the meeting of creditors and confirmation d. [Other provisions as needed] Negotiations with secured creditors to reduce to market reaffirmation agreements and applications as needed; presented in the provision of the debtor at the meeting of creditors and confirmation. 	plan which may be require hearing, and any adjourned value; exemption plann	d; d hearing i ing; pre	s thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does not include the Representation of the debtors in any dischargeability acrany other adversary proceeding.	ne following service: tions, judicial lien avoid	ances,	relief from stay actions or
	CERTIFICATION	ON		
this	I certify that the foregoing is a complete statement of any agreement or arran bankruptcy proceeding.	ngement for payment to me	for repre	sentation of the debtor(s) in
Dat	ed: February 17, 2015			
	Bîzar & 123 We Suite 2 Chicag	B. Doyle 6279065 Doyle, LLC st Madison Street 05 o, IL 60602 7-3100 Fax: 312-427-54	00	
		zardoylelaw.com	-	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Description of Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 United Entered United En

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-22057 Doc 1-1 Filed 06/26/15 Entered 06/26/15 08:48:30 Desc Signature Pages Page 13 of 13

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Ronald M Harris			
In re	Gladys D Jackson-Harris		Case No.	
		Debtor(s)	Chapter	7
		OF NOTICE TO CONSUME (b) OF THE BANKRUPTC		R(S)
		Certification of Debtor		
	I (We), the debtor(s), affirm that I (we) have	received and read the attached not	ice, as required	by § 342(b) of the Bankruptcy
Code.				
	l M Harris D Jackson-Harris	xdod	e he	February 17, 2015
Printed	Name(s) of Debtor(s)	Signature of Deb	tor	, Date
	o. (if known)	X Signature of Join	Decken	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.